

LEE M. PERLMAN  
ATTORNEY AT LAW  
1926 Greentree Rd, Suite 100  
Cherry Hill, NJ 08003  
(856) 751-4224  
ATTORNEY FOR DEBTOR, AMANDA L. ALLEN

AMANDA L. ALLEN  Debtor	: UNITED STATES BANKRUPTCY COURT : FOR THE DISTRICT OF NEW JERSEY : CASE NO.: 08-23639 RG
AMANDA L. ALLEN  Plaintiff/Debtor  vs.  ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT RAHWAY  &  CCI INC.  Defendant(s)	: AP NO.: : <u>ADVERSARY COMPLAINT</u>

#### I. INTRODUCTION

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. (hereafter FDCPA),
2. This is an action for damages brought by an individual consumer for Defendants' contempt of the Order Discharging the Plaintiff pursuant to 11 U.S.C. § 105(a).

#### II. JURISDICTION

3. The Plaintiff filed this Chapter 7 case on July 22, 2008. This Court has jurisdiction over the adversary proceeding pursuant to 28 U.S.C. § 157 and 1334. This adversary proceeding is a core proceeding. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d), 28 U.S.C. § 1337, and supplemental jurisdiction exists for state law claims pursuant to 28 U.S.C. § 1367.

### III. PARTIES

4. The Plaintiff is a natural person residing at 1291 Fulton St., Rahway, NJ 07065.

5. The Defendant, CCI Inc. (hereafter "CCI"), is a corporation or other business entity engaged in the business of collecting debts in the State of New Jersey with a place of business located at 239 New Rd, Suite A-322, Parsippany, NJ 07054. The principal purpose of Defendant's business is the collection of debts using the mail and telephones. Defendant regularly attempts to collect debts alleged to be due another.

6. The Defendant, Robert Wood Johnson University Hospital at Rahway (hereafter "RWJ"), is a corporation or other business entity engaged in the business of providing healthcare services in the State of New Jersey with an address of 856 Stone Street, Rahway, NJ 07065 and a mailing address of P.O. Box 1515, Elizabeth, NJ 07207.

7. Steven P. Kartzman is the duly appointed Chapter 7 Trustee in this case with an address of 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950. Although not a party to this action, the Trustee is a party in interest and will receive notice of the adversary proceeding.

### IV. FACTUAL ALLEGATIONS

8. The Plaintiff's Chapter 7 case was commenced by filing a voluntary petition with the Clerk of this Court on July 22, 2008.

9. At the time, the Plaintiff included RWJU in her "Schedule F" three times as an unsecured creditor for the accounts numbered 105108850, 104359728, and 104828809. A copy of the Plaintiff's "Schedule F" is attached as Exhibit "A".

10. The RWJU received notice from the Bankruptcy Noticing Center on July 26, 2008, that the Plaintiff had filed a voluntary Chapter 7 bankruptcy petition. See attached Notice of Bankruptcy and Certificate of Service as Exhibit "B".

11. Subsequently, on October 31, 2008 the Bankruptcy Court entered an Order discharging the Plaintiff's case in this matter. Attached, as Exhibit "C" is a copy of such Order, along with the BNC Certificate of Service listing RWJU as a creditor.

12. On or around November 12, 2008, the Plaintiff received three collection letters from CCI attempting to collect for RWJU on the Plaintiff's accounts numbered 105108850, 104828809, and a third account. Two of these accounts were listed in the Plaintiff's "Schedule F". Copies of the collection letters are attached as Exhibit "D".

13. On or around January 8, 2009, the Plaintiff received two collection notices from CCI attempting to collect a debt for RWJU. The accounts numbered 105108850, 104828809. This notice listed RWJU as the original/previous creditor. The Debtor's "Schedule F" includes RWJU with exactly the same account number and amount as the account CCI was trying to collect. A copy of the collection notice dated January 8, 2009, is attached as Exhibit "E".

14. On or around April 20, 2009, the Plaintiff received a notification from RWJU that CCI was no longer collecting its debts and that all future payments should be made to RWJU. A copy of the notice is attached as Exhibit "F".

15. The Plaintiff alleges that RWJU received notice of the filing of her bankruptcy petition by including them as an unsecured creditor.

16. The Plaintiff further alleges that RWJU retained CCI to collect a debt included in this bankruptcy on its behalf.

17. The Plaintiff also alleges that CCI knew, or should have known that the debt they were collecting on behalf of RWJU was discharged.

18. The attempted collection of these discharged debts hinders the Plaintiff's ability to obtain the "fresh start" afforded through bankruptcy.

#### V. FIRST CLAIM FOR RELIEF

19. Plaintiff incorporates herein by reference each and every allegation contained in paragraphs one (1) through eighteen (18) as though set forth herein at length.

20. Defendant, CCI violated the FDCPA. Defendant's violations include, but are not limited to, the following:

- a. Defendant violated the FDCPA by using prohibited communication practices by communicating directly with the Plaintiff with the knowledge that she did not want to be contacted directly and communicated with her knowing she was represented by an attorney. Thus violating 15 U.S.C. § 1692c(a)(2).
- b. Defendant violated the FDCPA by failing to represent the legal status of the Plaintiff's debt as discharged in her Chapter 7 Bankruptcy in violation of 15 U.S.C. § 1692e(2).
- c. Defendant violated the FDCPA by attempting to collect any amount not authorized by the agreement creating the debt or permitted by law. Thus violating 15 U.S.C. § 1692f(1).

21. As a result of the above violations of the FDCPA, the Defendant is liable to the Plaintiff in the sum of the Plaintiff's actual damages, statutory damages, and costs and attorney fees.

#### VI. SECOND CLAIM FOR RELIEF

22. Plaintiff incorporates herein by reference each and every allegation contained in paragraphs one (1) through twenty-one (21) as though set forth herein at length.

23. Defendants, RWJU and CCI's actions constitute a violation of the Order Discharging the Plaintiff thereby violating 11 U.S.C. § 105(a) of the United States Bankruptcy Code.

24. As a result of the above contempt of the Discharge Injunction Order, the Defendants are liable to the Plaintiff in the sum of the Plaintiff's actual damages, statutory damages, punitive damages, and costs and attorney fees.

**WHEREFORE**, Plaintiff respectfully prays that judgment be entered against Defendants in the amount of:

- a. actual damages;
- b. statutory damages pursuant to 15 U.S.C. § 1692(k);
- c. costs and reasonable attorney's fees;
- d. for such other and further relief as may be just and proper.

June 15, 2009  
DATE

/s/ Lee M. Perlman  
LEE M. PERLMAN, ESQUIRE

## **Exhibit A**

B6F (Official Form 6F) (12/07) - Cont.

IN RE Allen, Amanda L.

Debtor(s)

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CO-DEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 783538; P25-243981 Radiology Associates PA PO Box 828050 Philadelphia, PA 19182-8050		2005; Collection account				714.00
ACCOUNT NO. Michael Harrison, Esquire 3155 State Route 10 Ste 214 Denville, NJ 07834-3430		Assignee or other notification for: Radiology Associates PA				
ACCOUNT NO. 37180874 Raritan Bay Medical Center RHG PO Box 48071 Newark, NJ 07101-4871		2006; Medical bills				949.00
ACCOUNT NO. 105108850 Robert Wood Johnson Univ Hospital PO Box 2601 New Brunswick, NJ 08903-2601		2006; Medical bills				650.00
ACCOUNT NO. Computer Credit, Inc. PO Box 5238 Winston Salem, NC 27113-5238		Assignee or other notification for: Robert Wood Johnson Univ Hospital				
ACCOUNT NO. Raritan Valley Collection Agency PO Box 6555 Edison, NJ 08818-6555		Assignee or other notification for: Robert Wood Johnson Univ Hospital				
ACCOUNT NO. 104359728 RWJUH At Rahway PO Box 1515 Elizabeth, NJ 07207		2005; Medical bills				447.00

Sheet no. 3 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **2,760.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Allen, Amanda L.

Debtor(s)

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Raritan Valley Collection Agency PO Box 6383 Edison, NJ 08818		Assignee or other notification for: RWJUH At Rahway				
ACCOUNT NO. 104828809 RWJUH At Rahway PO Box 1515 Elizabeth, NJ 07207		2006; Medical bills				6,946.00
ACCOUNT NO. 050906-01 The New York, Susquehanna & West Rail Co 1 Railroad Ave Cooperstown, NY 13326		2005; Collection account L-4462-06				15,655.33
ACCOUNT NO. Capehart Scatchard 8000 Midlantic Dr Ste 300S Mount Laurel, NJ 08054		Assignee or other notification for: The New York, Susquehanna & West Rail Co				
ACCOUNT NO. 6553542 TMobile PO Box 742596 Cincinnati, OH 45274-2596		2006; Collection account				1,089.00
ACCOUNT NO. Amsher Coll 600 Beacon Pkwy We Suite 300 Birmingham, AL 35209		Assignee or other notification for: TMobile				
ACCOUNT NO. 1504091 Toyota Motor Credit 4 Gatehall Dr Ste 350 Parsippany, NJ 07054-4518		2005; Collection account 70402962171890001				14,197.03

Sheet no. 4 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ 37,887.36

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

## **Exhibit B**



Case 08-23639-RG Doc 4 Filed 07/26/08 Entered 07/27/08 00:53:09 Desc Imaged  
Certificate of Service Page 1 of 4

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number 08-23639-RG

**UNITED STATES BANKRUPTCY COURT**  
DISTRICT of District of New Jersey

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/22/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

**NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amanda L. Allen  
1291 Fulton St  
Rahway, NJ 07065

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-1955 (Amanda L. Allen)

United States Bankruptcy Judge:  
Honorable Rosemary Gambardella

Attorney for Debtor(s) (name and address):

Lee Martin Perlman  
Lee M. Perlman  
8 Ranoldo Terrace  
Suite 300  
Cherry Hill, NJ 08034  
Telephone number: (856) 429-2449

Trustee:

Steven P. Kartzman  
Mellinger, Sanders & Kartzman  
101 Gibraltar Drive  
Suite 2F

Morris Plains, NJ 07950  
Telephone number: (973) 267-0220

The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

**Meeting of Creditors:**

Date: **August 14, 2008**

Time: **11:30 AM**

Location: **Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be received by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
**10/14/08**

**Deadline to Object to Exemptions:**

Thirty (30) days after the conclusion of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

Telephone number: 973-645-4764

**For the Court:**

Clerk of the Bankruptcy Court:  
James J. Waldron

**Business Hours:**

8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Date: 7/24/08

**BAE SYSTEMS** 39-RG Doc 4 Filed 07/26/08 Entered 07/27/08 00:53:09 Desc Imaged  
Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0312-2  
Case: 08-23639

User: iviegas  
Form ID: b9a

Page 1 of 1  
Total Served: 36

Date Rcvd: Jul 24, 2008

The following entities were served by first class mail on Jul 26, 2008.

db +Amanda L. Allen, 1291 Fulton St, Rahway, NJ 07065-3922  
aty +Lee Martin Perlman, Lee M. Perlman, 8 Ranoldo Terrace, Suite 300,  
Cherry Hill, NJ 08034-2112  
tr +Steven P. Kartzman, Mellinger, Sanders & Kartzman, 101 Gibraltar Drive, Suite 2F,  
Morris Plains, NJ 07950-1287  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
508929649 +Amsher Coll, 600 Beacon Pkwy We Suite 300, Birmingham, AL 35209-3114  
508929650 +Bayview Emergency Associates, 66 W Gilbert St, Tinton Falls, NJ 07701-4947  
508929651 +Capehart Scatchard, 8000 Midlantic Dr Ste 300S, Mount Laurel, NJ 08054-1543  
508929652 +Cmpptnrs/kean College, PO Box 3176, Winston Salem, NC 27102-3176  
508929653 Collection Company Of America, PO Box 329, Norwell, MA 02061-0329  
508929654 Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238  
508929655 +Cortiva Institute, Attn: General Revenue Corporation, PO Box 495999,  
Cincinnati, OH 45249-5999  
508929657 EMA Recovery Services, PO Box 3129, Secaucus, NJ 07096-3129  
508929656 +Eastern Emergency Physicians, PO Box 41711, Philadelphia, PA 19101-1711  
508929658 Equifax, PO Box 740256, Atlanta, GA 30374-0256  
508929659 Experian, PO Box 9701, Allen, TX 75013-9701  
508929660 +Hogarth Emergency Physicians, PO Box 13039, Philadelphia, PA 19101-3039  
508929661 +Kean University, Student Accounting Office, 1000 Morris Ave, Union, NJ 07083-7133  
508929662 Michael Harrison, Esquire, 3155 State Route 10 Ste 214, Denville, NJ 07834-3430  
508929663 Nco- Medclr, PO Box 41567, Philadelphia, PA 19101  
508929664 +Newton Memorial Hospital, PO Box 3129, Secaucus, NJ 07096-3129  
508929665 +OSI Collection Services, Inc., PO Box 987, Brookfield, WI 53008-0987  
508929674 +RWJUH At Rahway, PO Box 1515, Elizabeth, NJ 07207-1515  
508929666 +Radiology Assoc Of NJ, 241 Newton Sparta Rd, Newton, NJ 07860-2771  
508929667 Radiology Associates PA, PO Box 828050, Philadelphia, PA 19182-8050  
508929668 Raritan Bay Medical Center RHG, PO Box 48071, Newark, NJ 07101-4871  
508929669 +Raritan Valley Collection Agency, PO Box 6383, Edison, NJ 08818-6383  
508929670 Raritan Valley Collection Agency, PO Box 6555, Edison, NJ 08818-6555  
508929671 +Remex Inc, 322 Wall St, Princeton, NJ 08540-1515  
508929672 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
508929673 Robert Wood Johnson Univ Hospital, PO Box 2601, New Brunswick, NJ 08903-2601  
508929677 TMobile, PO Box 742596, Cincinnati, OH 45274-2596  
508929678 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054)  
508929675 +The New York, Susquehanna & West Rail Co, 1 Railroad Ave, Cooperstown, NY 13326-1110  
508929676 Tiburon Financial LLC, PO Box 770, Boys Town, NE 68010-0770  
508929680 Transunion, PO Box 2000, Crum Lynne, PA 19022-2002

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

508929679\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054-4518)

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

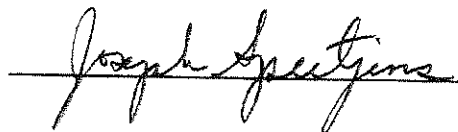
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2008

Signature:



## **Exhibit C**

Case 08-23639-RG Doc 10 Filed 11/02/08 Entered 11/03/08 00:03:59 Desc Imaged  
Certificate of Service Page 1 of 3

B18 (Official Form 18) (12/07)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 08-23639-RG  
Chapter: 7  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Amanda L. Allen  
1291 Fulton St  
Rahway, NJ 07065

Social Security No.:  
xxx-xx-1955

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: October 31, 2008

Rosemary Gambardella  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Case 08-23639-RG Doc 10 Filed 11/02/08 Entered 11/03/08 00:03:59 Desc Imaged

# CERTIFICATE OF NOTICE

District/off: 0312-2  
Case: 08-23639

User: admin  
Form ID: b18

Page 1 of 1  
Total Served: 34

Date Rcvd: Oct 31, 2008

The following entities were served by first class mail on Nov 02, 2008.

db +Amanda L. Allen, 1291 Fulton St, Rahway, NJ 07065-3922  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235  
508929649 +Amsher Coll, 600 Beacon Pkwy We Suite 300, Birmingham, AL 35209-3114  
508929650 +Bayview Emergency Associates, 66 W Gilbert St, Tinton Falls, NJ 07701-4947  
508929651 +Capehart Scatchard, 8000 Midlantic Dr Ste 300S, Mount Laurel, NJ 08054-1543  
508929652 +Cmpptnrs/kean College, PO Box 3176, Winston Salem, NC 27102-3176  
508929653 Collection Company Of America, PO Box 329, Norwell, MA 02061-0329  
508929654 Computer Credit, Inc., PO Box 5238, Winston Salem, NC 27113-5238  
508929655 +Cortiva Institute, Attn: General Revenue Corporation, PO Box 495999, Cincinnati, OH 45249-5999  
508929657 EMA Recovery Services, PO Box 3129, Secaucus, NJ 07096-3129  
508929656 +Eastern Emergency Physicians, PO Box 41711, Philadelphia, PA 19101-1711  
508929658 Equifax, PO Box 740256, Atlanta, GA 30374-0256  
508929659 Experian, PO Box 9701, Allen, TX 75013-9701  
508929660 +Hogarth Emergency Physicians, PO Box 13039, Philadelphia, PA 19101-3039  
508929661 +Kean University, Student Accounting Office, 1000 Morris Ave, Union, NJ 07083-7133  
508929662 Michael Harrison, Esquire, 3155 State Route 10 Ste 214, Denville, NJ 07834-3430  
508929663 Nco- Medclr, PO Box 41567, Philadelphia, PA 19101  
508929664 +Newton Memorial Hospital, PO Box 3129, Secaucus, NJ 07096-3129  
508929665 +OSI Collection Services, Inc., PO Box 987, Brookfield, WI 53008-0987  
508929674 +RWJUH At Rahway, PO Box 1515, Elizabeth, NJ 07207-1515  
508929666 +Radiology Assoc Of NJ, 241 Newton Sparta Rd, Newton, NJ 07860-2806  
508929667 Radiology Associates PA, PO Box 828050, Philadelphia, PA 19182-8050  
508929668 Raritan Bay Medical Center RHG, PO Box 48071, Newark, NJ 07101-4871  
508929669 +Raritan Valley Collection Agency, PO Box 6383, Edison, NJ 08818-6383  
508929670 Raritan Valley Collection Agency, PO Box 6555, Edison, NJ 08818-6555  
508929671 +Remex Inc, 322 Wall St, Princeton, NJ 08540-1515  
508929672 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
508929673 Robert Wood Johnson Univ Hospital, PO Box 2601, New Brunswick, NJ 08903-2601  
508929677 TMobile, PO Box 742596, Cincinnati, OH 45274-2596  
508929678 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054)  
508929675 +The New York, Susquehanna & West Rail Co, 1 Railroad Ave, Cooperstown, NY 13326-1110  
508929676 Tiburon Financial LLC, PO Box 770, Boys Town, NE 68010-0770  
508929680 Transunion, PO Box 2000, Crum Lynne, PA 19022-2002

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
508929679\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4518)

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

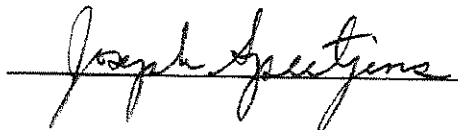
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2008

Signature:



## **Exhibit D**

CCI COMM INC.  
239 NEW RD.  
SUITE A-322  
PARSIPPANY, NJ 07054

Tele: 973-882-1210  
Fax: 973-882-1290  
Toll Free: 877-891-1166

To: AMANDA ALLEN

---

1987 LUFBERRY ST

---

RAHWAY, NJ 07065

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[ ]

Subject: RWJU RAHWAY HOSPITAL

Amount Due: \$650.00

DATE: November 12, 2008

CCI Account #: 210-1593

Client Acct #: 105108850

IN VIEW OF YOUR FAILURE TO MAKE PAYMENT OF YOUR BILL, YOUR ACCOUNT HAS BEEN REFERRED TO US FOR COLLECTION.

Please contact our office at the above telephone number so that we can discuss the account and make the necessary arrangements for payment.

Check or money order should be made payable to CCI for the above client.

Enclosed is our self addressed envelope for your mailing convenience.

Very truly yours,  
CCI COMM INC.

Important:

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of the judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

NOTE: INCLUDE YOUR C.C.I. ACCOUNT NUMBER ON CHECK OR MONEY ORDER.

**CCI, Inc.**

239 New Road, Building A, Suite A322, Parsippany, NJ 07054

Phone: (973) 882-1210 • (877) 891-1166

Fax: (973) 882-1290

I authorize CCI, Inc. to charge my credit card as per instructions below.

Name: \_\_\_\_\_

Client: \_\_\_\_\_

CCI A/C #: \_\_\_\_\_

Date: \_\_\_\_\_

Address & Zip Code: \_\_\_\_\_

\_\_\_\_\_

Type: Visa \_\_\_\_\_ M/C \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

Credit Card #: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Amount: \$ \_\_\_\_\_

Payment Method: In Full \_\_\_\_\_ Monthly \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.



CCI COMM INC.  
239 NEW RD.  
SUITE A-322  
PARSIPPANY, NJ 07054

Tele: 973-882-1210  
Fax: 973-882-1290  
Toll Free: 877-891-1166

To: AMANDA ALLEN

1987 LUFBERRY ST

RAHWAY, NJ 07065

[ ]

Subject: RWJU RAHWAY HOSPITAL

Amount Due: \$6,946.00

DATE: November 12, 2008

CCI Account #: 210-1594

Client Acct #: 104828809

IN VIEW OF YOUR FAILURE TO MAKE PAYMENT OF YOUR BILL, YOUR ACCOUNT HAS BEEN REFERRED TO US FOR COLLECTION.

Please contact our office at the above telephone number so that we can discuss the account and make the necessary arrangements for payment.

Check or money order should be made payable to CCI for the above client.

Enclosed is our self addressed envelope for your mailing convenience.

Very truly yours,  
CCI COMM INC.

Important:

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of the judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

NOTE: INCLUDE YOUR C.C.I. ACCOUNT NUMBER ON CHECK OR MONEY ORDER.

**CCI, Inc.**

239 New Road, Building A, Suite A322, Parsippany, NJ 07054  
Phone: (973) 882-1210 • (877) 891-1166  
Fax: (973) 882-1290

I authorize CCI, Inc. to charge my credit card as per instructions below.

Name: \_\_\_\_\_

Client: \_\_\_\_\_

CCI A/C #: \_\_\_\_\_

Date: \_\_\_\_\_

Address & Zip Code: \_\_\_\_\_

\_\_\_\_\_

Type: Visa \_\_\_\_\_ M/C \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

Credit Card #: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Amount: \$ \_\_\_\_\_

Payment Method: In Full \_\_\_\_\_ Monthly \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

CCI COMM INC.  
239 NEW RD.  
SUITE A-322  
PARSIPPANY, NJ 07054

Tele: 973-882-1210  
Fax: 973-882-1290  
Toll Free: 877-891-1166

To: AMANDA ALLEN

---

1987 LUFBERRY ST

---

RAHWAY, NJ 07065

---

[ ]

Subject: RWJU RAHWAY HOSPITAL

Amount Due: \$394.20

DATE: November 12, 2008

CCI Account #: 210-1602

Client Acct #: 105316291

IN VIEW OF YOUR FAILURE TO MAKE PAYMENT OF YOUR BILL, YOUR  
ACCOUNT HAS BEEN REFERRED TO US FOR COLLECTION.

Please contact our office at the above telephone number so that  
we can discuss the account and make the necessary arrangements  
for payment.

Check or money order should be made payable to CCI  
for the above client.

Enclosed is our self addressed envelope for your mailing  
convenience.

Very truly yours,  
CCI COMM INC.

Important:

Unless you notify this office within 30 days after receiving  
this notice that you dispute the validity of the debt or any  
portion thereof, this office will assume this debt is valid.  
If you notify this office in writing within 30 days from  
receiving this notice, this office will obtain verification  
of the debt or obtain a copy of the judgement and mail you a  
copy of such judgement or verification. If you request this  
office in writing within 30 days after receiving this notice  
this office will provide you with the name and address of the  
original creditor, if different from the current creditor.  
This is an attempt to collect a debt. Any information  
obtained will be used for that purpose.

NOTE: INCLUDE YOUR C.C.I. ACCOUNT NUMBER ON CHECK OR MONEY ORDER.

**CCI, Inc.**

239 New Road, Building A, Suite A322, Parsippany, NJ 07054  
Phone: (973) 882-1210 • (877) 891-1166  
Fax: (973) 882-1290

I authorize CCI, Inc. to charge my credit card as per instructions below.

Name: \_\_\_\_\_

Client: \_\_\_\_\_

CCI A/C #: \_\_\_\_\_

Date: \_\_\_\_\_

Address & Zip Code: \_\_\_\_\_

\_\_\_\_\_

Type: Visa \_\_\_\_\_ M/C \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

Credit Card #: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Amount: \$ \_\_\_\_\_

Payment Method: In Full \_\_\_\_\_ Monthly \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

**Exhibit E**

CCI COMM INC.  
239 NEW RD.  
SUITE A-322  
PARSIPPANY, NJ 07054

Tele: 973-882-1210  
Fax: 973-882-1290  
Toll Free: 877-891-1166

To: AMANDA ALLEN

1291 FULTON ST

RAHWAY, NJ 07065-3922

Date: January 8, 2009

RE: RWJU RAHWAY HOSPITAL  
Amount Due: \$6,946.00  
CCI Account # : 210-1594  
Client Account # : 104828809

MESSAGE: COLLECTION LETTER IGNORED. IMMEDIATE RESPONSE REQUIRED.

Repeated attempts have been made to settle your outstanding debt. Ignoring our calls and attempts to contact you will not make the debt disappear. Every attempt is being made to avoid litigation and additional costs associated with such litigation.

Time and a basis for mutual understanding are of the essence. Therefore, I would appreciate receiving your payment within ten days from the date of this letter. I'm willing to discuss this matter with you, or your attorney, if you prefer. I have a payment plan agreement that might be of help to you. Please call me at 973-882-1210 and let's talk.

IMPORTANT: WE HAVE ATTEMPTED TO COMMUNICATE WITH YOU PREVIOUSLY. UNLESS YOU CONTACT OUR OFFICE IMMEDIATELY OR PAYMENT ARRANGEMENTS ARE AGREED TO, RAHWAY WILL REPORT THIS ACCOUNT TO OUR CREDIT AGENCY WITHOUT FURTHER CORRESPONDENCE.

Very truly yours,

CCI COMM INC.

NOTE: INCLUDE YOUR C.C.I. ACCOUNT NUMBER ON CHECK OR MONEY ORDER.

This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

**CCI, Inc.**

239 New Road, Building A, Suite A322, Parsippany, NJ 07054  
Phone: (973) 882-1210 • (877) 891-1166  
Fax: (973) 882-1290

I authorize CCI, Inc. to charge my credit card as per instructions below.

Name: \_\_\_\_\_

Client: \_\_\_\_\_

CCI A/C #: \_\_\_\_\_

Date: \_\_\_\_\_

Address & Zip Code: \_\_\_\_\_

Type: Visa \_\_\_\_\_ M/C \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

Credit Card #: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Amount: \$ \_\_\_\_\_

Payment Method: In Full \_\_\_\_\_ Monthly \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

CCI COMM INC.  
239 NEW RD.  
SUITE A-322  
PARSIPPANY, NJ 07054

Tele: 973-882-1210  
Fax: 973-882-1290  
Toll Free: 877-891-1166

To: AMANDA ALLEN

1291 FULTON ST

RAHWAY, NJ 07065-3922

[ ]

Date: January 8, 2009

RE: RWJU RAHWAY HOSPITAL  
Amount Due: \$650.00  
CCI Account # : 210-1593  
Client Account # : 105108850

MESSAGE: COLLECTION LETTER IGNORED: IMMEDIATE RESPONSE REQUIRED.

Repeated attempts have been made to settle your outstanding debt. Ignoring our calls and attempts to contact you will not make the debt disappear. Every attempt is being made to avoid litigation and additional costs associated with such litigation.

Time and a basis for mutual understanding are of the essence. Therefore, I would appreciate receiving your payment within ten days from the date of this letter. I'm willing to discuss this matter with you, or your attorney, if you prefer. I have a payment plan agreement that might be of help to you. Please call me at 973-882-1210 and let's talk.

IMPORTANT: WE HAVE ATTEMPTED TO COMMUNICATE WITH YOU PREVIOUSLY. UNLESS YOU CONTACT OUR OFFICE IMMEDIATELY OR PAYMENT ARRANGEMENTS ARE AGREED TO, RAHWAY WILL REPORT THIS ACCOUNT TO OUR CREDIT AGENCY WITHOUT FURTHER CORRESPONDENCE.

Very truly yours,

CCI COMM INC.

NOTE: INCLUDE YOUR C.C.I. ACCOUNT NUMBER ON CHECK OR MONEY ORDER.

This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.



**CCI, Inc.**

239 New Road, Building A, Suite A322, Parsippany, NJ 07054  
Phone: (973) 882-1210 • (877) 891-1166  
Fax: (973) 882-1290

I authorize CCI, Inc. to charge my credit card as per instructions below.

Name: \_\_\_\_\_

Client: \_\_\_\_\_

CCI A/C #: \_\_\_\_\_

Date: \_\_\_\_\_

Address & Zip Code: \_\_\_\_\_

Type: Visa \_\_\_\_\_ M/C \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

Credit Card #: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

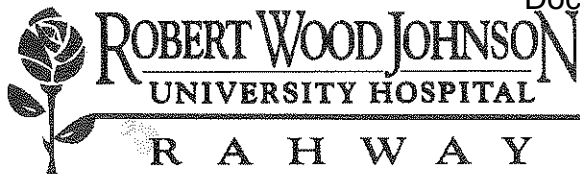
Amount: \$ \_\_\_\_\_

Payment Method: In Full \_\_\_\_\_ Monthly \_\_\_\_\_

Authorized Signature: \_\_\_\_\_

This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

## **Exhibit F**



AMANDA ALLEN  
1987 LUFBERRY ST  
RAHWAY, NJ 07065

April 20, 2009

Dear AMANDA ALLEN,

Please be advised that we have changed our collection agency. No payments for debts owed to Robert Wood Johnson University Hospital @ Rahway should be paid to CCI Collection agency located in Parsippany and Union, New Jersey.

All payments should be payable to:

Robert Wood Johnson University Hospital @ Rahway  
865 Stone Street  
Rahway, New Jersey 07065  
Attn: Barbara Bowlbliss  
Director Patient Accounts

If you have any questions, please contact Barbara Bowlbliss at (732)499-6084. Thank you in advance for your cooperation.

Peter Bihuniak  
Vice President/Finance